

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/2/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Peggy Carol Harris
aka Peggy Foster
1042 E. Fort Union #531
Midvale, UT 84047

Case Number:
12-32580 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3161

Attorney for Debtor(s) (name and address):

Scott T. Blotter
Scott T. Blotter and Associates, PLLC
735 East 9000 South
Suite 200
Sandy, UT 84094
Telephone number: (801) 601-8109

Bankruptcy Trustee (name and address):

Kevin R. Anderson tr
405 South Main Street
Suite 600
Salt Lake City, UT 84111
Telephone number: (801) 596-2884

Meeting of Creditors

Date: **November 9, 2012**

Time: **10:00 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **2/7/13**

For a governmental unit (except as otherwise provided
in Fed. R. Bankr. P. 3002 (c)(1): **4/1/13**

A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/8/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections

The debtor has filed a plan. The hearing on confirmation and any filed objections under Local Rule 2003-1(a), 2083-1, or 6070-1(c) will be held:

Date: **12/18/12**, Time: **09:00 AM**, Location: **U.S. Bankruptcy Court, Rm 341, 350 South Main Street, Salt Lake City, UT 84101**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 10/10/12

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9L(12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a), 2083-1(e)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Local Rule 6070-1(c)(1)(2)(3).
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Utah

In re:
 Peggy Carol Harris
 Debtor

Case No. 12-32580-JTM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: jww
 Form ID: rab9i

Page 1 of 3
 Total Noticed: 49

Date Rcvd: Oct 10, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2012.

db +Peggy Carol Harris, 1042 E. Fort Union #531, Midvale, UT 84047-1800
 aty +Scott T. Blotter, Scott T. Blotter and Associates, PLLC, 735 East 9000 South, Suite 200,
 Sandy, UT 84094-3090
 8524026 +America's Recovery, 555 St. Charles Dr., Ste 100, Thousand Oaks, CA 91360-3983
 8524028 +Avicenna Spine & Joint Care, PO Box 572528, Salt Lake City, UT 84157-2528
 8524030 +Bonded Adjustment Bureau, 11620 South State Street, Suite 140, Draper, UT 84020-7124
 8524029 +Bonded Adjustment Bureau, 11620 S. State Street Ste 1404, Draper, UT 84020-7124
 8524033 +Boulder Radiologists, 36 Garden Center, Broomfield, CO 80020-1730
 8524036 Certegy, CS 9018, Melville, NY 11747
 8524038 +Department of Workforce Services, Public Assistance, PO Box 45060,
 Salt Lake City, UT 84145-0060
 8524037 Department of Workforce Services, PO Box 45288, Salt Lake City, UT 84145-0288
 8524039 +Doyle Harris, 3347 W 4060 S, Salt Lake City, UT 84119-4450
 8524040 +ECMC, P.O. Box 4169, Greenville, TX 75403-4169
 8524042 +Express Recovery Services, 11639 S. 700 E., Suite 200, Draper, UT 84020-8299
 8524047 #Intermountain Medical Group, PO Box 79052, Phoenix, AZ 85062-9052
 8524048 +Keystone Financial UT, 2732 South State Street, Salt Lake City, UT 84115-3635
 8524050 +Midvale Family Dental, 6895 South 900 East, Midvale, UT 84047-1725
 8524051 +Mike Harris, 3347 W 4060 S, Salt Lake City, UT 84119-4450
 8524052 +Mountain Medical Physicians, 5444 S. Green Street, Murray, UT 84123-5632
 8524053 Mountainland Collection, PO Box 1280, American Fork, UT 84003-6280
 8524054 +Mountainland Collections, Inc., PO Box 1280, American Fork, UT 84003-6280
 8524055 +My Instacash/Capital Finance, 1369 W 12600 S #2, Riverton, UT 84065-7038
 8524059 NCO Portfolio Management, c/o Beckett and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 8524060 +NCOP/FIN/22, PO Box 4907, Trenton, NJ 08650-4907
 8524061 +Neurodevelopment Center, 2150 S. 1300 E., Salt Lake City, UT 84106-4375
 8524062 +Optum Health, 2525 Lake Park Blvd, Salt Lake City, UT 84120-8230
 8524066 PGU-Physican Group of Utah, 406 W. Parkway, Suite 500, South Jordan, UT 84095
 8524063 +Palisades Collection, PO Box 1244, Englewood Cliffs, NJ 07632-0244
 8524064 +Palisades Collection Agency, 210 Sylvan Ave., Englewood Cliffs, NJ 07632-2524
 8524065 +Paragonwayn, 2101 West Ben White, Austin, TX 78704-7516
 8524068 +Security Check, 2612 Jackson Ave West, Oxford, MS 38655-5405
 8524070 +Standard Optical, 4878 S. Highland Dr., Salt Lake City, UT 84117-6007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+E-mail/Text: bnc@chl3kra.com Oct 11 2012 03:33:08 Kevin R. Anderson tr,
 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
 8524027 +EDI: ATLASACQU.COM Oct 11 2012 02:38:00 Atlas Acquisitions, 294 Union St.,
 Hackensack, NJ 07601-4303
 8524032 +E-mail/Text: banko@bonncoll.com Oct 11 2012 03:31:55 Bonneville Collections,
 1186 E. 4600 S. Ste. 100, Ogden, UT 84403-4896
 8524031 E-mail/Text: banko@bonncoll.com Oct 11 2012 03:31:55 Bonneville Collections, PO Box 150621,
 Ogden, UT 84415-0621
 8524034 +E-mail/Text: bankruptcy@cavps.com Oct 11 2012 04:55:35 Calvary, PO Box 27288,
 Tempe, AZ 85285-7288
 8524035 +E-mail/Text: bankruptcy@cavps.com Oct 11 2012 04:55:35 Calvary Portfolio Services,
 PO Box 1017, Hawthorne, NY 10532-7504
 8524041 +EDI: ECMC.COM Oct 11 2012 02:38:00 ECMC, PO Box 75906, Saint Paul, MN 55175-0906
 8524043 E-mail/Text: bankruptcy@expressrecovery.com Oct 11 2012 04:28:19 Express Recovery Svcs,
 2790 Decker Lake Drive, Salt Lake City, UT 84119-2057
 8524044 EDI: RECOVERYCORP.COM Oct 11 2012 02:38:00 GE Money Bank,
 Care of Recovery Mgmt Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 8524046 +EDI: RMSC.COM Oct 11 2012 02:38:00 GEMB/JC Penny, PO Box 981064, El Paso, TX 79998-1064
 8524045 +EDI: RMSC.COM Oct 11 2012 02:38:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 8524049 +EDI: TSYS2.COM Oct 11 2012 02:38:00 Macys/fdsb, Attn: Bankruptcy, Po Box 8053,
 Mason, OH 45040-8053
 8524056 +E-mail/Text: bkclerk@north-american-recovery.com Oct 11 2012 04:47:08 N.A.R. Inc,
 5225 Wiley Post Way, Ste 410, Salt Lake City, UT 84116-2561
 8524057 +E-mail/Text: bankruptcydepartment@ncogroup.com Oct 11 2012 04:50:42 NCO Financial Services,
 P.O. Box 15618, Wilmington, DE 19850-5618
 8524058 +E-mail/Text: bankruptcydepartment@ncogroup.com Oct 11 2012 04:50:42 NCO Financial Systems,
 PO Box 15109, Wilmington, DE 19850-5109
 8524059 EDI: BL-NCO.COM Oct 11 2012 02:38:00 NCO Portfolio Management, c/o Beckett and Lee LLP,
 PO Box 3001, Malvern, PA 19355-0701
 8524067 EDI: RESURGENT.COM Oct 11 2012 02:38:00 Roundup Funding, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 8524069 +EDI: NEXTEL.COM Oct 11 2012 02:38:00 Sprint, PO Box 8077, London, KY 40742-8077
 8524071 EDI: AFNIVZWIRE.COM Oct 11 2012 02:38:00 Verizon Wireless, PO Box 96082,
 Bellevue, WA 98009-9682

TOTAL: 19

District/off: 1088-2

User: jww
Form ID: rab9i

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Total Noticed: 49

Date Rcvd: Oct 10, 2012

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8524025 ##+Allied Interstate, 435 Ford Rd., Ste 800, Minneapolis, MN 55426-1066

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

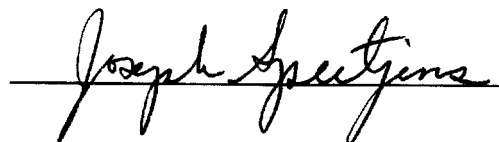
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 1088-2

User: jww
Form ID: rab9i

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Total Noticed: 49

Date Rcvd: Oct 10, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2012 at the address(es) listed below:

Kevin R. Anderson tr kanderson@ch13kra.com, lneebling@ch13kra.com
Scott T. Blotter on behalf of Debtor Peggy Harris scott@scottblotterlaw.com,
scottblottterecf@gmail.com;frontdesk@scottblotterlaw.com;susan@scottblotterlaw.com;scott@scottblotterlaw.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3